

Information to identify the case:

Debtor 1 **Lori Giustiniani**

Social Security number or ITIN **xxx-xx-1203**

First Name Middle Name Last Name

EIN ---

Debtor 2

Social Security number or ITIN ---

(Spouse, if filing)

First Name Middle Name Last Name

EIN ---

United States Bankruptcy Court **District of New Jersey**

Case number: **15-26830-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lori Giustiniani

12/18/15

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Lori Giustiniani
DebtorCase No. 15-26830-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 39

Date Rcvd: Dec 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2015.

db
 515724680 +Lori Giustiniani, 824 Lukas Boulevard, Morganville, NJ 07751-9749
 515724682 +ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012
 515724681 +AJ Perry, 1162 Pine Brook Road, Tinton Falls, NJ 07724-9707
 515724683 +Advantage Assets II Inc., 1000 N. West Street, Wilmington, DE 19801-1050
 515724683 Alliance One, 6566 Kimball Drive, Suite 200, Gig Harbor, WA 98335
 515724684 +Alliance One, P.O. Box 510267, Livonia, MI 48151-6267
 515724687 +Asset Recovery Solutions, 2200 E. Devon Avenue, Des Plaines, IL 60018-4501
 515724689 +Bio Reference Laboratories, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
 515724690 +CAP Diagnostics DBA Pathnostics, 17661 Cowan, Irvine, CA 92614-6031
 515724697 +FCBS Inc., 330 S. Warminster Road, Hatboro, PA 19040-3404
 515724698 +Fein Such Kahn & Shepard P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 515724699 +First Credit Service, 377 Hoes Lanesuit 200, Piscataway, NJ 08854-4155
 515724701 +Internal Revenue Service, P.O. Box 931000, Louisville, KY 40293-1000
 515724702 +Joseph Mann & Creed, 8948 Canyon Falls Boulevard, Suite 200, Twinsburg, OH 44087-1900
 515724703 +Kindercare Learning Centers, 293 Gordons Corner Road, Manalapan, NJ 07726-3354
 515724705 +LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
 515755193 +MRF Collection, 1930 Olmeyer Avenue, Cherry Hill, NJ 08003-2016
 515724706 +Midland Credit Management Inc., P.O. Box 2121, Warren, MI 48090-2121
 515755192 +Northland Group Inc., 7831 Glenroy Road, Suite 250, Minneapolis, MN 55439-3117
 515724709 +Richmond University Medical Center, 355 Bard Avenue, Staten Island, NY 10310-1699
 515724710 +Slomin Security Inc., 125 Lauman Lane, Hicksville, NY 11801-6539
 515755191 +TD Bank, Recovery Department, P.O. Box 16029, Lewiston, ME 04243-9507
 515724711 +Turk Collection, P.O. Box 20, Keyport, NJ 07735-0020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: leah.bynon@usdoj.gov Dec 18 2015 23:30:52 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 18 2015 23:30:47 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 515724685 +EDI: AMEREXPR.COM Dec 18 2015 23:37:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
 515724686 +EDI: ARROW.COM Dec 18 2015 23:35:00 Arrow Financial Services LLC, 5996 W. Touhy Avenue,
Niles, IL 60714-4610
 515724688 +EDI: BANKAMER.COM Dec 18 2015 23:38:00 Bank of America, P.O. Box 15019,
Wilmington, DE 19886-5019
 515724691 +EDI: CAPITALONE.COM Dec 18 2015 23:37:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
 515724692 +EDI: CHASE.COM Dec 18 2015 23:43:00 Chase Bank USA, P.O. Box 15298,
Wilmington, DE 19850-5298
 515724693 +EDI: CITICORP.COM Dec 18 2015 23:37:00 Citibank, P.O. Box 6062,
Sioux Falls, SD 57117-6062
 515724694 +EDI: WFNNB.COM Dec 18 2015 23:37:00 Comenity Bank, P.O. Box 182273,
Columbus, OH 43218-2273
 515724695 +EDI: RCSFNBMARIN.COM Dec 18 2015 23:36:00 Credit One Bank, P.O. Box 98872,
Las Vegas, NV 89193-8872
 515724696 +EDI: DISCOVER.COM Dec 18 2015 23:36:00 Discover Financial SVC LLC, P.O. Box 15316,
Wilmington, DE 19850
 515724700 +EDI: HFC.COM Dec 18 2015 23:38:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009
 515724704 +EDI: TFSR.COM Dec 18 2015 23:46:00 Lexus Financial Service, P.O. Box 4102,
Carol Stream, IL 60197-4102
 515724707 +EDI: MID8.COM Dec 18 2015 23:36:00 Midlantic Credit Management, 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
 515724708 +E-mail/PDF: bankruptcy@ncfsi.com Dec 18 2015 23:28:05 New Century Financial,
110 F. Jefferson Road, #104, Whippany, NJ 07981-1038
 515724712 +EDI: VERIZONWIRE.COM Dec 18 2015 23:36:00 Verizon Wireless, P.O. Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2015 at the address(es) listed below:

George E Veitengruber, III on behalf of Debtor Lori Giustiniani Gveitengruberescq@gmail.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com

TOTAL: 2